Loan Agreement No [•]

| Lender  | Partner  |
|---|--|
| <ul> <li>SIA Mintos Finance Registration No 40203022549 VAT registration No LV40203022549 Registered office: Skanstes iela 50, Riga LV-1013, Latvia </li> <li>For payments in EUR (euro) and KZT (Kazakhstani tenge):</li> <li>Bank: Baltic International Bank SE Beneficiary Bank Account Number / IBAN: LV95BLIB1001024973053 Beneficiary Bank SWIFT/BIC Code: BLIBLV22 Beneficiary Bank Address: Kaleju St.43, Riga, LV-1050, Latvia</li></ul> | <ul> <li>TOO "MFO "Mogo Kazakhstan"<br/>Registration (BIN) No 180940010094<br/>Registered office: 83 Tole bi street, Almaty, Almaly District, A05H1Y6, Kazakhstan</li> <li>For payments in EUR (euro):</li> <li>Bank: ALFA-BANK JSC SB ALMATY<br/>Beneficiary Bank Account Number / IBAN:<br/>KZ049470978072919974</li> <li>Beneficiary Bank SWIFT/BIC Code: ALFAKZKA<br/>Beneficiary Bank Address: Kazakhstan, Almaty, Nazarbayeva<br/>street 226</li> <li>Correspondent Bank: COMMERZBANK AG FRANKFURT<br/>Correspondent Bank Account Number: 400887031301</li> <li>Correspondent Bank Address: Germany, Frankfurt am Main</li> <li>For payments in KZT (Kazakhstani tenge):</li> <li>Bank: ALFA-BANK JSC SB ALMATY<br/>Beneficiary Bank Account Number / IBAN:<br/>KZ169470398921898804</li> <li>Beneficiary Bank SWIFT/BIC Code: ALFAKZKA</li> </ul> |
| Empily ionia proposica @mintos com  | Beneficiary Bank Address: Kazakhstan, Almaty, Nazarbayeva<br>street 226  |
| Email: janis.pranevics@mintos.com   | Email: azamat.seitbekov@mogo.kz  |
| 1. Maximum amount and currency of the Loan:   | EUR [●] ([●] euros)  |
| 2. Term of the Loan:  | [•]  |
| 3. Interest rate:   | fixed, [•]% per annum  |
| 4. Source of Repayment:   | Borrower's Loan (ID [•]) issued to the Borrower  |

This Loan Agreement constitutes an integral part of the Cooperation agreement on issuance of loans No LVMM/06-07-2020-109 of 03.08.2021. concluded by and between the Lender and the Partner as the borrower. This Loan Agreement is secured as per the Pledge Agreement No LVMM/06-07-2020-113 of 03.08.2021.